

Information to identify the case:

Debtor 1	<u>William H. Grieco Jr.</u>	Social Security number or ITIN	xxx-xx-0667
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Christina M. Grieco</u>	Social Security number or ITIN	xxx-xx-5353
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21873-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William H. Grieco Jr.

Christina M. Grieco

9/13/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William H. Grieco, Jr.
 Christina M. Grieco
 Debtors

Case No. 17-21873-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db +William H. Grieco, Jr., 1530 Linden Street, Cheswick, PA 15024-1516
 jdb +Christina M. Grieco, 520 Grant Street Rear, Springdale, PA 15144-1424
 cr +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14415470 +Allegheny Valley Hospital, 1301 Carlisle St, Natrona Heights, PA 15065-1152
 14415473 Allstate Fire Casualty Insurance Company, PO Box 2874, Clinton, IA 52733-2874
 14415475 Auto/Synchrony Financial, PO Box 960061, Orlando, FL 32896-0061
 14415481 Chase Bank, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
 14415484 +Community Bank N.A., 201 N Union St, Olean, NY 14760-2738
 14415485 +Debt Recovery Solutions, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
 14415486 +Debt Recovery Solutions, PO Box 9003, Syosset, NY 11791-9003
 14415488 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14415489 EMP of Alle-Kiski PLLC, 1301 CARLISLE ST, Natrona Heights, PA 15065-1152
 14415490 +Gibson & Sharps, 9390 Bunsen Parkway, Louisville, KY 40220-3789
 14415491 HMHP Physician Practices, PO Box 630827, Cincinnati, OH 45263-0827
 14415494 Lower Valley Ambulance, PO Box 645502, Pittsburgh, PA 15264-5253
 14415496 +Mercy Health, Humility of Mary Health Partners, PO Box 1279, Dept 114465,
 Oaks, PA 19456-1279
 14415497 +Ohio Imaging Associates Inc, 1675 E Main St, Kent, OH 44240-5818
 14415498 +Parkview VFD, 726 Midway Dr, Pittsburgh, PA 15215-1358
 14415499 +Parkview Volunteer Fire Dept., c/o Medical Billing Group, 926 Locust Street,
 Coraopolis, PA 15108-1711
 14415500 Pendrick Capital Partners, 625 US-1, Key West, FL 33040
 14415501 +Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717
 14415503 +Saint Elizabeth Hospital, 125 Enterprise Drive, Pittsburgh, PA 15275-1223
 14415506 +St. Margarets Hospital, c/o State Collection Service, Inc., 2509 S. Stoughton Road,
 Madison, WI 53716-3314
 14415507 +State Collection Services, 2509 S. Stoughton Road, Madison, WI 53716-3314
 14415514 UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 14415515 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14415516 +UPMC Physician Services, c/o State Collection Service, Inc., 2509 S. Stoughton Road,
 Madison, WI 53716-3314
 14415517 UPMC Presbyterian, P. O. Box 382059, Pittsburgh, PA 15250-8059
 14415518 +UPMC St. Margaret, c/o State Collection Service, Inc., 2509 S. Stoughton Road,
 Madison, WI 53716-3314
 14415520 +Western Psychiatric Clinic, 3811 O'Hara St, Pittsburgh, PA 15213-2561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Sep 14 2017 03:08:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2017 03:24:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14415474 +EDI: CAPIO.COM Sep 14 2017 03:08:00 Asset Care, 2222 Texoma Parkway, Suite 180,
 Sherman, TX 75090-2484
 14415476 +EDI: BANKAMER.COM Sep 14 2017 03:08:00 Bank of America, PO Box 15019,
 Wilmington, DE 19850-5019
 14415477 +EDI: CAPIO.COM Sep 14 2017 03:08:00 Capio Partners, 2222 Texoma Parkway, Suite 150,
 Sherman, TX 75090-2481
 14415478 +EDI: CAPITALONE.COM Sep 14 2017 03:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14415479 EDI: RMSC.COM Sep 14 2017 03:08:00 Care Credit / Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14415483 +E-mail/Text: svlainich@communitybank.tv Sep 14 2017 03:25:01 Community Bank,
 714 Brookline Blvd, Pittsburgh, PA 15226-2102
 14415492 +EDI: CAPIO.COM Sep 14 2017 03:08:00 Law Offices of Mitchell D. Bluhm & Assoc,
 2222 Texoma Parkway, Suite 160, Sherman, TX 75090-2482
 14415493 EDI: RMSC.COM Sep 14 2017 03:08:00 Lowe's/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 14415495 +EDI: TSYS2.COM Sep 14 2017 03:08:00 Macy's, PO Box 8113, Mason, OH 45040-8113
 14416487 +EDI: PRA.COM Sep 14 2017 03:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14415502 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 14 2017 03:25:11 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 14415504 +EDI: RMSC.COM Sep 14 2017 03:08:00 Sam's Club / Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 14415505 EDI: SEARS.COM Sep 14 2017 03:08:00 Sears Credit Cards, PO Box 6282,
 Sioux Falls, SD 57117-6282
 14415510 EDI: RMSC.COM Sep 14 2017 03:08:00 Synchrony, PO Box 965061, Orlando, FL 32896-5061
 14415512 EDI: RMSC.COM Sep 14 2017 03:08:00 Synchrony Bank, PO Box 965061,
 Orlando, FL 32896-5061
 14415511 +EDI: RMSC.COM Sep 14 2017 03:08:00 Synchrony Bank, PO Box 965004,
 Orlando, FL 32896-5004

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 50

Date Rcvd: Sep 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14415513 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 14 2017 03:25:22 UPMC, 2 Hot Metal Street,
Dist Room 386, Pittsburgh, PA 15203-2348
14415519 +EDI: WFFC.COM Sep 14 2017 03:08:00 Wells Fargo Financial, 800 Walnut Street,
Des Moines, IA 50309-3891

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14415472* +Allegheny Valley Hospital, 1301 Carlisle St, Natrona Heights, PA 15065-1152
14415471* +Allegheny Valley Hospital, 1301 Carlisle St, Natrona Heights, PA 15065-1152
14415480* Care Credit / Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14415482* Chase Bank, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14415487* +Debt Recovery Solutions LLC, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
14415508* +State Collection Services, 2509 S. Stroughton Road, Madison, WI 53716-3314
14415509* +State Collection Services, 2509 S. Stroughton Road, Madison, WI 53716-3314

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor William H. Grieco, Jr. julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Kenneth Steidl on behalf of Joint Debtor Christina M. Grieco julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6